

PATENT
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants	James J. Turk, <i>et al.</i>
Serial No. 09/340,566	Filing Date: 28 June 1999
Title of Application	Electronic Cash Eliminating Payment Risk
Group Art Unit 2765	Examiner Romain Jeanty

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Assistant Commissioner for Patents
Washington, DC 20231

***Terminal Disclaimer To
Obviate A Double Patenting Rejection (37 CFR 1.321(b))***

Dear Sir:

The undersigned, Stephen P. McNamara, declares that:

1. I am the attorney of record in the subject patent application.
2. The assignee is GM Network Limited located at Kreston House; 6 Goldie Terrace; Douglas, Isle of Man, British Isles. GM Network Limited is the owner of 100% of the rights, title and interest in and to Patent Application Serial No. 09/340,566 filed 28 June 1999 for "Electronic Cash Eliminating Payment Risk" by virtue of an assignment as recorded at the United States Patent Office on 15 March 1999 at Reel 9818, Frame 0951, and, to the best knowledge and belief of the undersigned, is believed to be the owner of record of U.S. Patent 5,983,207 issued 26 August 1997 for "Electronic Cash Eliminating Payment Risk".
3. GM Network Limited hereby disclaims the terminal part of the term of any patent granted on Application Serial No. 09/340,566 which would extend beyond the expiration date of the full statutory term of U.S. Patent 5,983,207 issued 26 August 1997.
4. GM Network Limited hereby agrees that any patent granted on Application Serial No. 09/340,566 shall be enforceable only for and during such period that the legal title to Patent 5,983,207 shall be the same as the legal title to all patents issuing on said Application Serial No. 09/340,566, this Agreement to run with any patent granted on

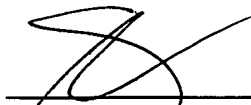
said Application Serial No. 09/340,566 and to be binding upon GM Network Limited, its representatives, successors, and assigns.

5. GM Network Limited does not disclaim any terminal part of any patent granted on said Application Serial No. 09/340,566 prior to the expiration date of the full statutory term of U.S. Patent 5,983,207 in the event that U.S. Patent 5,983,207 either expires for failure to pay a maintenance fee, or is held unenforceable, or is found invalid, or is statutorily disclaimed in whole or hereafter terminally disclaimed under 37 CFR § 321(a), or has all claims cancelled by a re-examination certificate, or is otherwise terminated prior to expiration of its statutory term, except for the separation of legal title stated above.

6. Enclosed is a check in the sum of \$55.00. If there is any fee deficiency, please charge Account No. 19-4516.

7. I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Respectfully submitted,



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